

Report No. 336
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2006
(In thousands of Dollars)

Assets	82 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$244,801	\$103	\$164,035	\$408,939	
Interest-bearing balances	\$36,746	\$809		\$37,555	
Securities	\$1,586,173	\$847	\$165,649	\$1,752,669	
Federal funds sold and securities purchased/agreements to sell	\$195,999		\$267,310	\$463,309	
Loans & lease financing receivables:					
Loans & leases held for sale	\$8,229			\$8,229	
Loans & leases net of unearned income	\$6,063,557		\$1,532,667	\$7,596,224	
Less: Allowance for loan & lease losses	<u>\$86,409</u>		<u>\$27,904</u>	<u>\$114,313</u>	
Loans & leases, unearned income, allowances & reserve	\$5,977,148		\$1,504,763	\$7,481,911	
Trading Assets		\$379		\$379	
Premises & fixed assets (including capitalized leases)	\$138,518	\$299	\$4,606	\$143,423	
Other real estate owned	\$3,642		\$444	\$4,086	
Investments in unconsolidated subsidiaries & assoc. companies	\$2,132			\$2,132	
Intangible assets	\$33,933	\$27		\$33,960	
Goodwill	\$22,424			\$22,424	
Other Intangible assets	\$11,509	\$27		\$11,536	
Other assets	<u>\$202,903</u>	<u>\$47</u>	<u>\$40,989</u>	\$243,939	
Total Assets	<u>\$8,430,224</u>	<u>\$2,511</u>	<u>\$2,147,796</u>	<u>\$10,580,531</u>	
Liabilities					
Deposits:					
In domestic offices	\$6,995,213		\$1,399,375	\$8,394,588	
Noninterest-bearing	\$832,770		\$176,553	\$1,009,323	
Interest-bearing	<u>\$6,162,443</u>		<u>\$1,222,822</u>	<u>\$7,385,265</u>	
Federal funds purch & secur sold under agreements to repurchase	\$141,197		\$269,308	\$410,505	
Trading Liabilities					
Other borrowed money	\$444,143		\$283,249	\$727,392	
Subordinated notes and debentures					
Other liabilities	<u>\$73,772</u>	<u>\$68</u>	<u>\$34,438</u>	<u>\$108,278</u>	
Total Liabilities	\$7,654,325	\$68	\$1,986,370	\$9,640,763	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$33,706	\$662	\$2,000	\$36,368	
Surplus	\$397,532	\$663	\$42,000	\$440,195	
Retained earnings	\$364,447	\$1,118	\$119,894	\$485,459	
Accumulated other comprehensive income	(\$20,286)		(\$2,468)	(\$22,754)	
Other equity capital components					
Total Equity Capital	<u>\$775,899</u>	<u>\$2,443</u>	<u>\$161,426</u>	<u>\$939,768</u>	
Total Liabilities and Equity Capital	<u>\$8,430,224</u>	<u>\$2,511</u>	<u>\$2,147,796</u>	<u>\$10,580,531</u>	
Average Ratios of State Banking Institutions	3/31/2006	12/31/2005	9/30/2005	6/30/2005	3/31/2005
Total Capital/Reserves to Total Assets	10.00%	9.97%	10.12%	10.11%	10.10%
Total Capital to Total Deposits	11.09%	11.15%	11.64%	11.62%	11.13%
Total Loans to Total Assets	71.20%	70.98%	72.56%	71.55%	69.06%
Loan Valuation Res to Total Loans (Gross)	1.43%	1.41%	1.45%	1.50%	1.54%
Total Loans to Total Deposits	86.68%	86.69%	90.49%	88.66%	82.81%
Return on Assets (Annualized)	1.27%	1.63%	1.30%	1.26%	1.27%
Increase in Deposits 3-31-05 to 3-31-06	3.68%				
Increase in Loans 3-31-05 to 3-31-06	8.53%				
Increase in Total Assets 3-31-05 to 3-31-06	5.32%				